

EXHIBIT A



9/18/2013

Address Service Requested

#BWNFTZF #URS9181212413090#



31009362
Nelma S. Lopes
535 SYCAMORE ST
RAHWAY NJ 07085-2523

Creditor: Citibank, N.A.
CITI MASTERCARD
Account No.: XXXXXXXXXXXXX0794
Amount Due: \$5,887.37 as of 9/18/2013
Telephone: 877-614-9420, ext 3474
You May Call Our Office 24 Hours A Day
Account Number Masked for Your Security

United Recovery Systems, LP
P.O. Box 722910
Houston, TX 77272-2910



Please detach at perforation and return with your payment.

**YOUR DELINQUENT ACCOUNT HAS BEEN LISTED WITH THIS OFFICE
FOR COLLECTION!!!!**

Please remit payment in full of any undisputed amount, payable to our client, in the enclosed envelope.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of the debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within the thirty day period that the debt, or any portion thereof, is disputed, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice, this office will provide you the name and address of the original creditor, if different from the current creditor.

We trust that your intention is to address this long overdue debt. If you wish to make payment arrangements you can call our office 24 hours a day, at 877-614-9420, Ext. 3474 so we may assist you in resolving this matter. As of the date of this letter you owe the amount stated above. Because your account continues to accrue interest and may accrue late and other charges on all owed balances pursuant to your agreement with Citibank, N.A., the amount due on the date you pay may be greater. If you pay the amount above an adjustment may be necessary after we receive your check. If so, we will contact you. For further information about your balance please call your account representative.

This communication is from a debt collector. We are required to inform you that this is an attempt to collect a debt, and any information obtained will be used for this purpose.

Sincerely,

NATAVIA C NAULINGS
877-614-9420, ext 3474
United Recovery Systems, LP
P.O. Box 722929
Houston, TX 77272-2929

Traducción en español
al lado reverso!

If you write to us and ask us to stop communicating with you about this debt, we will, but if you owe this debt, you will still owe it and the debt may still be collected from you. If you have a complaint about the way we are collecting this debt, you may write to our Contact Center, 5800 North Course Drive, Houston, TX 77072 or call us toll-free at (800) 326-8040 between 9:00 A.M. CST and 5:00 P.M. CST Monday-Friday.